



INDEPENDENT ADJUSTER **LICENSING INSTRUCTIONS**

- 1.) All applicants are encouraged to apply electronically through www.sircon.com/mississippi or NIPR at www.nipr.com. Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may apply by filing an **independent adjuster application** with the Department. This application must be completed in its entirety (all questions answered, signed and dated). This form may be used to obtain a resident or non-resident independent adjuster license.
- 3.) The license year for independent adjuster is June 1 to May 31. Independent Adjuster licenses expire May 31 of each year. Any license issued prior to May 31 will expire on May 31. For example, if a license is issued:

June 1, 2014 (expires May 31, 2015)
July 1, 2014 (expires May 31, 2015)
May 1, 2015 (expires May 31, 2015)
- 4.) Privilege tax payments (license fees): \$50.00 (resident and non-resident). Renewal fees are \$50.00. **Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR.** An adjuster may reinstate license within 12 months by paying the additional late fee and have completed the continuing education, if required.
- 5.) Resident applicant's prelicensing record and test scores are electronically submitted to the Mississippi Insurance Department. There is no need to submit them with the paper application.
- 6.) Non-Residents: Must hold an independent adjusters license in their resident state and have successfully passed an all lines adjuster examination for property, casualty and workers comp to receive such license. If their resident state does not offer independent adjuster licenses with our examination prerequisite, a Non-Resident may successfully complete the Mississippi independent adjuster's examination or proof they hold a non-resident license in another reciprocal state which required the non-resident to successfully complete an all lines examination for property, casualty and workers comp prior to receiving such license.
- 7.) Adjuster Designated Home State (ADHS): In order for an applicant to designate a home state, the applicant must not have an active resident adjuster license on producer database (PDB) in any state. If designated home state license is inactive at the time of application, applicant will be allowed to select another non-resident state with an active adjuster license as the designated home state. Applicant may select Mississippi as Adjuster Designated Home State while applying for their Non Resident Mississippi license. The ADHS selected must have an active non-resident adjuster license on the PDB.

- 8.) An applicant must successfully complete 12 hours of study in an approved prelicensing education course for independent adjusters.
- 9.) In lieu of completing an approved prelicensing education course independent adjusters, an applicant may submit written proof to the Department that he/she has had experience or special education or training with reference to the handling of loss claims under insurance contracts of sufficient duration and extent to make him competent to fulfill the responsibilities of an independent adjuster.
- 10.) License renewal notices will be mailed approximately 60 days prior to the license expiration date.
- 11.) 12 hours of continuing education is required each license year prior to the expiration date.
- 12.) **Any checks rejected by your bank will incur a \$30.00 processing fee.**